|  |
| --- |
| Omipay pty ltd |
| Privacy Policy |
| Omipay |
|  |
| **www.omipay.com.au** |
| **9/20/2017** |

|  |
| --- |
|  |



This Privacy Policy covers the business operations of the following entities in Australia:

* OMIPAY Pty Ltd
* Website operated by Omipay https://www.omipay.com.au/

At Omipay, We know that how we collect, use, exchange and protect your information is important to you, and we value your trust. Our Privacy Policy outlines how we do this, in accordance with the Privacy Act and the Australian Privacy Principles. It covers:

* How we collect data
* Use of collected data
* Share of collected data
* Access to personal data
* Security of collected data
* Cookie policy
* Changes to privacy policy
* Contact

Our Privacy Policy is for customers of Omipay and we are committed to protecting your privacy and being transparent about how we collect, use, disclose and store personal information. This Privacy Policy is prepared in compliance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

You accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively “Omipay Services”). We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective as of the published effective date.

# How we collect Data

When using our service, we may collect the following personal data:

* Personal Information – we may ask you to provide us with certain personally identifiable information (i.e. Personal Information) when you are registering with us and/or subscribing to our services and/or email-notifications. This includes but not limited to your name, birth date, address, postal code, city, country, phone number and e-mail address.
* Business Information – we may ask you to provide us with certain business information, when you are registering with us and/or subscribing to our services. This includes but not limited to ABN, ACN, and Company Statement.
* Log Data – we may collect information that your browser sends us when you are using our website (i.e. Log Data). This includes but not limited to your computer’s Internet Protocol (IP) address, browser type, browser version, website visits, length of visit and page views.
* Other Data - When you use Omipay Services, we collect information sent to us by your computer, mobile phone or other access device. The information sent to us includes data on the pages you access, your computer IP address, device identifiers, the type of operating system you’re using, your location, mobile network information, and standard web log data. Standard web log data includes the browser type you’re using and traffic to and from our site. When you use Omipay Services, we also collect information about your transactions and your activities. We may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalised content.

We may also obtain information about you from third parties such as credit reporting agencies, government and identity verification services.

We may also collect additional information from or about you from other sources, such as through contact with us, including our customer support team, results when you respond to a survey, and your interactions with business development teams or other companies (subject to their privacy policies and applicable law), and from other accounts we have reason to believe you control (whether in part or in whole).

# Use of collected Data

The primary purpose for collecting your personal information is to provide you with a secure, smooth, efficient, and customised experience. We may use your personal information to:

* provide Omipay Services and customer support;
* process transactions and send notices about your transactions;
* verify your identity, including during account creation and password reset processes;
* resolve disputes, collect fees, and troubleshoot problems;
* detect, prevent or remediate violations of policies or applicable user agreements;
* customise, measure, and improve Omipay Services and the content, layout, and operation of our websites and applications;
* perform targeted marketing, service update notices, and promotional offers based on your communication preferences;
* manage and protect our information technology infrastructure;
* contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging, or social media app as authorise;
* perform identification check, creditworthiness and solvency checks, compare information for accuracy and verify it with third parties;
* confirm your identity for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
* manage our risks and help detect, prevent, and/or remediate fraud or other potentially illegal or prohibited activities; and
* design products and services

We may contact you via electronic means or postal mail to notify you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees or monies owed, to poll your opinions through surveys or questionnaires, or as otherwise necessary to service your account. Additionally, we may contact you to offer coupons, discounts and promotions, and inform you about PayPal Services and the services of our corporate family. Finally, we may contact you as necessary to enforce our policies, applicable law, or any agreement we may have with you. When contacting you via phone, to reach you as efficiently as possible we may use, and you consent to receive, autodialed or prerecorded calls and text messages. Where applicable and permitted by law, you may decline to receive certain communications.

If all or some of your personal information is not collected, we may be unable to provide you with PayPal Services or a customised experience.

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalise Omipay Services, content, and advertising. We respect your communication preferences. If you no longer wish to receive notifications via our application, you can adjust your preferences by informing us.

we will not disclose your bank account information to anyone you have paid or who has paid you using Omipay, or with the third parties that offer or use Omipay Services, except with your express permission or if we are required to do so to comply with legal process.

# Share of Collected Data

We may use the services of third parties that collect, monitor and analyze personal data on our behalf. In addition, your personal data may be transferred by Omipay to its affiliated companies. We may also disclose your personal data to the extent that we are required to do so by law. . If you do not wish to receive marketing communications from us or participate in our ad-customisation programs, simply indicate your preference by telling us.

We may share your personal information with:

* Members of or divisions within Rongqiao Group, such as Red rate Exchange, Money Chain FX and Overseas Union Finance to provide joint content, products, and services (such as registration, transactions, and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about products, services, and communications
* Financial institutions, with which we or our group for the purpose of allow us to create, offer and market a product to you
* Law enforcement, government officials, or other third parties pursuant to a subpoena, court order, or other legal process or requirement applicable to Omipay or one of its related companies; when we need to do so to comply with law or card rules; or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement
* We may use the services of third parties that collect, monitor and analyse personal data on our behalf. In addition, your personal data may be transferred by Omipay to its affiliated companies.

# Access to Personal Data

You may inspect the personal data that we have collected in relation to you. If the collected personal data contains incorrect information, you can request Omipay to correct, complete or delete such data. Furthermore, you may always contact Omipay to object to the processing of your personal data for marketing purposes.

Access is granted to those individuals who have a business need to know and who have signed an appropriate confidentiality agreement.Recognizing that unauthorized use of certain restricted information may expose Omipay to particularly heightened risk, Omipay reserves the right to designate that users be required to undergo additional training as appropriate

# Security of Collected Data

We will take reasonable organizational and technical measures to secure your personal data and to prevent the loss, misuse or alteration of your personal data.

Information that is required to be protected by applicable law or statute ，or which, if disclosed to the public could expose Omipay to legal or financial obligations.

A wider group of systems, business units, and individuals must have informed data access and shared responsibility for use of that data. As part of this shared responsibility, individual units are responsible for the development and implementation of procedures to effectuate this policy.

# Cookie Policy

To ensure that your visit to our website is smooth, reliable and as useful to you as possible, we make use of cookies and similar technologies. For further information on the types of cookies we use.

You can manage cookies through the settings of your browser. You can have the browser notify you when you receive a new cookie, delete individual cookies or delete all cookies. Please note that, if you choose to delete Omipay cookies, your access to some functionality and areas of our website may be degraded or restricted.

# Changes To Privacy Statement

We reserve the right to update or change this Privacy Statement at any time. If we make any material changes to the Privacy Statement, we will notify you either through the e-mail address you have provided us, or by placing a prominent notice on our website. Your continued use of `our website after we have notified you of any changes to the Privacy Statement will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Statement.

# Contact

If you have any comments or questions about this Privacy Statement, please contact us.

© 2017

The Omipay service is provided by Omipay Pty Limited (ABN 11 612 481 768) which holds Australian Financial Services Licence number 495025 and Financial Ombudsman Service number (39448). Any information provided is general only and does not take into account your objectives, financial situation or needs.